



October 30, 2025

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of NCRF Commercial Automobile Insurance Rates

- **Commercial Auto: please find rate level changes for increased limits and basic limits for the Trucks, Tractors, and Trailers, Private Passenger Types, Auto Dealers, and Zone Rated Risks classes.**
- **All changes for increased and basic limits are effective on 4/1/26.**

On behalf of all member companies, the North Carolina Reinsurance Facility filed with the Commissioner of Insurance revised basic limits premium rates for liability insurance for trucks, tractors and trailers, auto dealers, zone rated vehicles, and private passenger types not eligible for rating under the North Carolina Personal Auto Manual and increased limit factors for bodily injury and property damage coverages.

Enclosed is Exhibit 1, which sets forth the basic limits rates and increased limits tables to be implemented by member companies in accordance with the effective date rule set forth below. The exhibit, which has been *tentatively marked with page numbers*, are designed to replace the similar rules or pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual.

The revised rates and other **changes will become effective April 1, 2026** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after April 1, 2026. No policy effective prior to April 1, 2026 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to April 1, 2026.

Reprinted North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates pages will be distributed, in the usual fashion, closer to the actual effective date. In the meantime, notice of the revised rates should be sent as soon as possible to your Company's North Carolina agents to make them aware of the new rates.

In connection with the implementation of the revised rates, your attention is directed to G. S. 58-37-35(l) which provides, in part, as follows:

The classifications, rules, rates, rating plans, and policy forms used on motor vehicle insurance policies reinsured by the Facility may be made by the Facility or by a licensed or statutory rating organization or bureau on its behalf and shall be filed with the Commissioner. If the Commissioner finds, after a hearing, that a rate is either excessive, inadequate or unfairly discriminatory, the Commissioner shall issue an order specifying in what respect it is deficient and stating when, within a reasonable period thereafter, the rate is no longer effective. The order is subject to judicial review as set out in Article 2 of this Chapter. Pending judicial review of said order, the filed classification

plan and the filed rates may be used, charged and collected in the same manner as set out in G.S. 58-40-45 of this Chapter. The order shall not affect any contract or policy made or issued before the expiration of the period set forth in the order.

Please see to it that this circular letter is brought to the attention of all interested personnel in your Company.

If you have any questions, please contact (919) 783-9790 or email ncrfsupport@ncrb.org.

Sincerely,

David Edwards

Manager, Auto Operations

North Carolina Reinsurance Facility

MDE:lad

Attachments

RF-25-23

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL
Effective 4/1/2026

(State Code 32)

BODILY INJURY FACTORS**Limits Identifier Code (3)**

Limit of Liability (1000s)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks And Truck-Tractors	3. Extra Heavy Trucks And Truck-Tractors	4. Trucks, Tractors, and Trailers Zone Rated	5. All Other Risks
30/60	49	1.00	1.00	1.00	1.00	1.00
85/85	52	1.43	1.56	1.63	1.98	1.43
50/100	49	1.32	1.38	1.43	1.74	1.38
100/100	52	1.60	1.75	1.93	2.28	1.61
100/300	52	2.12	2.32	2.57	3.35	2.17
100/500	55	2.28	2.70	2.89	3.93	2.37
300/300	64	2.78	3.20	3.54	4.87	2.78
250/500	61	2.89	3.51	3.80	5.30	2.98
400/400	68	3.09	3.74	4.13	5.80	3.16
500/500	68	3.39	4.13	4.58	6.59	3.51
750/750	73	4.05	4.98	5.67	8.19	4.18
1000/1000	73	4.59	5.72	6.54	9.61	4.72
1500/1500	74	5.36	6.87	7.94	11.74	5.47
2000/2000	75	6.05	7.84	9.12	13.62	6.19
2500/2500	76	6.54	8.70	10.22	15.21	6.81
5000/5000	79	8.59	11.74	14.09	21.30	8.85
7500/7500	82	10.03	13.87	16.80	25.56	10.28
10000/10000	85	10.97	15.25	18.56	28.33	11.21
12500/12500	86	11.53	16.08	19.62	29.99	11.77
15000/15000	86	11.84	16.54	20.20	30.90	12.08

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL
Effective 4/1/2026

(State Code 32)

PROPERTY DAMAGE FACTORS
Limits Identifier Code (3)

Limit of Liability (1000s)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks and Truck- Tractors	3. Extra Heavy Trucks and Truck- Tractors	4. Trucks, Tractors, and Trailers Zone Rated	5. All Other Risks
25	5	1.00	1.00	1.00	1.00	1.00
30	6	1.04	1.04	1.04	1.04	1.03
50	8	1.09	1.11	1.11	1.16	1.09
85	9	1.17	1.19	1.19	1.28	1.19
100	10	1.20	1.21	1.21	1.31	1.21
300	14	1.31	1.32	1.31	1.54	1.31
400	15	1.35	1.36	1.35	1.59	1.35
500	16	1.37	1.39	1.37	1.63	1.37
750	17	1.40	1.43	1.41	1.70	1.40
1000	18	1.43	1.46	1.45	1.76	1.43
1500	19	1.47	1.50	1.52	1.88	1.47
2000	20	1.50	1.53	1.59	1.99	1.51
2500	21	1.51	1.55	1.64	2.02	1.54
5000	23	1.56	1.64	1.71	2.15	1.58
7500	24	1.60	1.70	1.76	2.24	1.61
10000	25	1.63	1.74	1.79	2.30	1.63
12500	26	1.65	1.76	1.81	2.34	1.64
15000	26	1.66	1.77	1.82	2.36	1.65

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

LIGHT AND MEDIUM TRUCKS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	352	465	746	412	449	103	123	135
	Fleet	387	511	820	453	494			
112	Non-Fleet	616	813	1306	722	787	180	216	237
	Fleet	678	895	1437	794	865			
113	Non-Fleet	448	591	950	525	572	131	157	172
	Fleet	493	651	1045	578	630			
114	Non-Fleet	401	529	850	470	512	117	140	154
	Fleet	441	582	935	517	564			
115	Non-Fleet	364	480	772	427	465	106	127	140
	Fleet	400	528	848	470	512			
116	Non-Fleet	519	685	1100	609	664	152	182	199
	Fleet	571	754	1211	670	730			
117	Non-Fleet	402	531	852	472	514	117	141	154
	Fleet	442	583	937	519	566			
118	Non-Fleet	387	511	820	454	495	113	135	149
	Fleet	426	562	903	499	544			
119	Non-Fleet	326	430	691	383	417	95	114	125
	Fleet	359	474	761	421	459			
120	Non-Fleet	437	577	926	513	559	128	153	168
	Fleet	481	635	1020	564	615			
121	Non-Fleet	401	529	850	470	512	117	140	154
	Fleet	441	582	935	517	564			
122	Non-Fleet	419	553	888	492	536	122	147	161
	Fleet	461	609	977	541	590			
123	Non-Fleet	339	447	719	398	434	99	119	130
	Fleet	373	492	791	438	477			
124	Non-Fleet	364	480	772	427	465	106	127	140
	Fleet	400	528	848	470	512			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.59	\$0.75

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

HEAVY TRUCKS AND TRUCK TRACTORS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	352	486	817	412	457	103	123	135
	Fleet	387	534	898	453	503			
112	Non-Fleet	616	850	1429	722	801	180	216	237
	Fleet	678	936	1573	794	881			
113	Non-Fleet	448	618	1039	525	583	131	157	172
	Fleet	493	680	1144	578	642			
114	Non-Fleet	401	553	930	470	522	117	140	154
	Fleet	441	609	1023	517	574			
115	Non-Fleet	364	502	844	427	474	106	127	140
	Fleet	400	552	928	470	522			
116	Non-Fleet	519	716	1204	609	676	152	182	199
	Fleet	571	788	1325	670	744			
117	Non-Fleet	402	555	933	472	524	117	141	154
	Fleet	442	610	1025	519	576			
118	Non-Fleet	387	534	898	454	504	113	135	149
	Fleet	426	588	988	499	554			
119	Non-Fleet	326	450	756	383	425	95	114	125
	Fleet	359	495	833	421	467			
120	Non-Fleet	437	603	1014	513	569	128	153	168
	Fleet	481	664	1116	564	626			
121	Non-Fleet	401	553	930	470	522	117	140	154
	Fleet	441	609	1023	517	574			
122	Non-Fleet	419	578	972	492	546	122	147	161
	Fleet	461	636	1070	541	601			
123	Non-Fleet	339	468	786	398	442	99	119	130
	Fleet	373	515	865	438	486			
124	Non-Fleet	364	502	844	427	474	106	127	140
	Fleet	400	552	928	470	522			

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

EXTRA-HEAVY TRUCKS AND TRUCK-TRACTORS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	352	503	905	412	457	103	123	135
	Fleet	387	553	995	453	503			
112	Non-Fleet	616	881	1583	722	801	180	216	237
	Fleet	678	970	1742	794	881			
113	Non-Fleet	448	641	1151	525	583	131	157	172
	Fleet	493	705	1267	578	642			
114	Non-Fleet	401	573	1031	470	522	117	140	154
	Fleet	441	631	1133	517	574			
115	Non-Fleet	364	521	935	427	474	106	127	140
	Fleet	400	572	1028	470	522			
116	Non-Fleet	519	742	1334	609	676	152	182	199
	Fleet	571	817	1467	670	744			
117	Non-Fleet	402	575	1033	472	524	117	141	154
	Fleet	442	632	1136	519	576			
118	Non-Fleet	387	553	995	454	504	113	135	149
	Fleet	426	609	1095	499	554			
119	Non-Fleet	326	466	838	383	425	95	114	125
	Fleet	359	513	923	421	467			
120	Non-Fleet	437	625	1123	513	569	128	153	168
	Fleet	481	688	1236	564	626			
121	Non-Fleet	401	573	1031	470	522	117	140	154
	Fleet	441	631	1133	517	574			
122	Non-Fleet	419	599	1077	492	546	122	147	161
	Fleet	461	659	1185	541	601			
123	Non-Fleet	339	485	871	398	442	99	119	130
	Fleet	373	533	959	438	486			
124	Non-Fleet	364	521	935	427	474	106	127	140
	Fleet	400	572	1028	470	522			

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

PRIVATE PASSENGER TYPES

	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
	30/60	50/100	100/300	25	50	500	1000	2000
Territory								
111	827	1141	1795	865	943	80	103	117
112	1175	1622	2550	1229	1340	114	147	167
113	911	1257	1977	954	1040	88	114	129
114	751	1036	1630	786	857	73	94	107
115	874	1206	1897	915	997	85	109	124
116	955	1318	2072	1000	1090	93	119	136
117	1061	1464	2302	1110	1210	103	133	151
118	866	1195	1879	907	989	84	108	123
119	795	1097	1725	832	907	77	99	113
120	1020	1408	2213	1067	1163	99	128	145
121	913	1260	1981	955	1041	89	114	130
122	876	1209	1901	917	1000	85	110	124
123	788	1087	1710	825	899	76	99	112
124	785	1083	1703	822	896	76	98	111

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

TAXIS AND LIMOUSINES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	1704	2352	3698	1405	1531	314	368	421
	Fleet	1874	2586	4067	1546	1685			
112	Non-Fleet	2981	4114	6469	2462	2684	549	644	736
	Fleet	3279	4525	7115	2708	2952			
113	Non-Fleet	2168	2992	4705	1790	1951	399	468	535
	Fleet	2385	3291	5175	1969	2146			
114	Non-Fleet	1941	2679	4212	1603	1747	357	419	479
	Fleet	2135	2946	4633	1763	1922			
115	Non-Fleet	1762	2432	3824	1456	1587	324	381	435
	Fleet	1938	2674	4205	1602	1746			
116	Non-Fleet	2512	3467	5451	2077	2264	462	543	620
	Fleet	2763	3813	5996	2285	2491			
117	Non-Fleet	1946	2685	4223	1610	1755	358	420	481
	Fleet	2141	2955	4646	1771	1930			
118	Non-Fleet	1873	2585	4064	1548	1687	345	405	463
	Fleet	2060	2843	4470	1703	1856			
119	Non-Fleet	1578	2178	3424	1306	1424	290	341	390
	Fleet	1736	2396	3767	1437	1566			
120	Non-Fleet	2115	2919	4590	1749	1906	389	457	522
	Fleet	2327	3211	5050	1924	2097			
121	Non-Fleet	1941	2679	4212	1603	1747	357	419	479
	Fleet	2135	2946	4633	1763	1922			
122	Non-Fleet	2028	2799	4401	1678	1829	373	438	501
	Fleet	2231	3079	4841	1846	2012			
123	Non-Fleet	1641	2265	3561	1357	1479	302	354	405
	Fleet	1805	2491	3917	1493	1627			
124	Non-Fleet	1762	2432	3824	1456	1587	324	381	435
	Fleet	1938	2674	4205	1602	1746			

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

SCHOOL AND CHURCH BUSES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	271	374	588	185	202	61	72	83
	Fleet	298	411	647	204	222			
112	Non-Fleet	474	654	1029	325	354	107	126	145
	Fleet	521	719	1131	358	390			
113	Non-Fleet	345	476	749	236	257	78	92	106
	Fleet	380	524	825	260	283			
114	Non-Fleet	309	426	671	212	231	70	82	95
	Fleet	340	469	738	233	254			
115	Non-Fleet	280	386	608	192	209	63	74	86
	Fleet	308	425	668	211	230			
116	Non-Fleet	400	552	868	274	299	90	106	122
	Fleet	440	607	955	301	328			
117	Non-Fleet	310	428	673	212	231	70	82	95
	Fleet	341	471	740	233	254			
118	Non-Fleet	298	411	647	204	222	67	79	91
	Fleet	328	453	712	224	244			
119	Non-Fleet	251	346	545	172	187	56	67	77
	Fleet	276	381	599	189	206			
120	Non-Fleet	336	464	729	231	252	76	89	103
	Fleet	370	511	803	254	277			
121	Non-Fleet	309	426	671	212	231	70	82	95
	Fleet	340	469	738	233	254			
122	Non-Fleet	323	446	701	221	241	73	86	99
	Fleet	355	490	770	243	265			
123	Non-Fleet	261	360	566	179	195	59	69	80
	Fleet	287	396	623	197	215			
124	Non-Fleet	280	386	608	192	209	63	74	86
	Fleet	308	425	668	211	230			

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

ALL OTHER BUSES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	1940	2677	4210	1240	1352	258	301	340
	Fleet	2134	2945	4631	1364	1487			
112	Non-Fleet	3394	4684	7365	2173	2369	451	526	594
	Fleet	3733	5152	8101	2390	2605			
113	Non-Fleet	2468	3406	5356	1580	1722	328	383	432
	Fleet	2715	3747	5892	1738	1894			
114	Non-Fleet	2210	3050	4796	1415	1542	294	343	387
	Fleet	2431	3355	5275	1557	1697			
115	Non-Fleet	2006	2768	4353	1285	1401	267	311	351
	Fleet	2207	3046	4789	1414	1541			
116	Non-Fleet	2860	3947	6206	1833	1998	380	443	501
	Fleet	3146	4341	6827	2016	2197			
117	Non-Fleet	2215	3057	4807	1421	1549	295	343	388
	Fleet	2437	3363	5288	1563	1704			
118	Non-Fleet	2132	2942	4626	1367	1490	284	330	373
	Fleet	2345	3236	5089	1504	1639			
119	Non-Fleet	1796	2478	3897	1153	1257	239	278	314
	Fleet	1976	2727	4288	1268	1382			
120	Non-Fleet	2408	3323	5225	1544	1683	320	373	421
	Fleet	2649	3656	5748	1698	1851			
121	Non-Fleet	2210	3050	4796	1415	1542	294	343	387
	Fleet	2431	3355	5275	1557	1697			
122	Non-Fleet	2309	3186	5011	1481	1614	307	358	404
	Fleet	2540	3505	5512	1629	1776			
123	Non-Fleet	1868	2578	4054	1198	1306	248	290	327
	Fleet	2055	2836	4459	1318	1437			
124	Non-Fleet	2006	2768	4353	1285	1401	267	311	351
	Fleet	2207	3046	4789	1414	1541			

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

VAN POOLS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	289	399	627	338	368	84	101	111
	Fleet	318	439	690	372	405			
112	Non-Fleet	505	697	1096	592	645	147	177	194
	Fleet	556	767	1207	651	710			
113	Non-Fleet	367	506	796	431	470	107	128	141
	Fleet	404	558	877	474	517			
114	Non-Fleet	329	454	714	385	420	96	115	126
	Fleet	362	500	786	424	462			
115	Non-Fleet	298	411	647	350	382	87	104	114
	Fleet	328	453	712	385	420			
116	Non-Fleet	426	588	924	499	544	124	149	164
	Fleet	469	647	1018	549	598			
117	Non-Fleet	330	455	716	387	422	96	116	127
	Fleet	363	501	788	426	464			
118	Non-Fleet	317	437	688	372	405	93	111	122
	Fleet	349	482	757	409	446			
119	Non-Fleet	267	368	579	314	342	78	93	103
	Fleet	294	406	638	345	376			
120	Non-Fleet	358	494	777	421	459	105	125	137
	Fleet	394	544	855	463	505			
121	Non-Fleet	329	454	714	385	420	96	115	126
	Fleet	362	500	786	424	462			
122	Non-Fleet	344	475	746	403	439	100	120	132
	Fleet	378	522	820	443	483			
123	Non-Fleet	278	384	603	326	355	81	97	107
	Fleet	306	422	664	359	391			
124	Non-Fleet	298	411	647	350	382	87	104	114
	Fleet	328	453	712	385	420			

North Carolina Reinsurance Facility
Commercial Automobile Manual
Effective 4/1/2026

(State Code 32)

Auto Dealers

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
111	Dealers	466	643	1011	577	629
112	Dealers	807	1114	1751	1000	1090
113	Dealers	612	845	1328	758	826
114	Dealers	559	771	1213	692	754
115	Dealers	476	657	1033	590	643
116	Dealers	675	932	1465	837	912
117	Dealers	520	718	1128	645	703
118	Dealers	534	737	1159	662	722
119	Dealers	409	564	888	507	553
120	Dealers	615	849	1335	761	829
121	Dealers	545	752	1183	675	736
122	Dealers	548	756	1189	678	739
123	Dealers	466	643	1011	577	629
124	Dealers	474	654	1029	588	641

Zone Rating Table-Garaged in North Carolina

Zone 05 (Charlotte) Combinations

Effective 4/1/2026

(State Code 32)

TRUCKS

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	2069	BI	13 Houston	2071	BI	25 New Orleans	2096	BI	37 Tulsa	2071	BI
	2527	PD		2530	PD		2560	PD		2530	PD
	399	MP		400	MP		405	MP		400	MP
	**201			**213			**225			**237	
02 Balt.- Wash.	2041	BI	14 Indian- apolis	1794	BI	26 N.Y. City	2041	BI	40 Pacific	2372	BI
	2492	PD		2191	PD		2492	PD		2897	PD
	394	MP		346	MP		394	MP		458	MP
	**202			**214			**226			**240	
03 Boston	2181	BI	15 Jackson- ville	2069	BI	27 Okla.- City	2071	BI	41 Mountain	2632	BI
	2664	PD		2527	PD		2530	PD		3214	PD
	421	MP		399	MP		400	MP		508	MP
	**203			**215			**227			**241	
04 Buffalo	2041	BI	16 Kansas City	2134	BI	28 Omaha	2134	BI	42 Midwest	2190	BI
	2492	PD		2605	PD		2605	PD		2673	PD
	394	MP		412	MP		412	MP		423	MP
	**204			**216			**228			**242	
05 Char- lotte	2069	BI	17 Little Rock	2071	BI	29 Phoenix	2564	BI	43 South- west	2126	BI
	2527	PD		2530	PD		3131	PD		2596	PD
	399	MP		400	MP		495	MP		410	MP
	**205			**217			**229			**243	
06 Chicago	1794	BI	18 Los Angeles	2311	BI	30 Phila- delphia	2041	BI	44 North- Central	1841	BI
	2191	PD		2822	PD		2492	PD		2248	PD
	346	MP		446	MP		394	MP		355	MP
	**206			**218			**230			**244	
07 Cincin- nati	1794	BI	19 Louis- ville	1999	BI	31 Pitts- burgh	2041	BI	45 Mideast	2051	BI
	2191	PD		2442	PD		2492	PD		2506	PD
	346	MP		386	MP		394	MP		396	MP
	**207			**219			**231			**245	
08 Cleve- land	1794	BI	20 Memphis	1999	BI	32 Portland	2311	BI	46 Gulf	2151	BI
	2191	PD		2442	PD		2822	PD		2628	PD
	346	MP		386	MP		446	MP		415	MP
	**208			**220			**232			**246	
09 Dallas Ft. Worth	2071	BI	21 Miami	2069	BI	33 Richmond	2069	BI	47 South- east	2124	BI
	2530	PD		2527	PD		2527	PD		2594	PD
	400	MP		399	MP		399	MP		410	MP
	**209			**221			**233			**247	
10 Denver	2564	BI	22 Mil- waukee	2134	BI	34 St. Louis	2134	BI	48 Eastern	2094	BI
	3131	PD		2605	PD		2605	PD		2557	PD
	495	MP		412	MP		412	MP		404	MP
	**210			**222			**234			**248	
11 Detroit	1794	BI	23 Minn.- St. Paul	2134	BI	35 Salt Lake City	2564	BI	49 New England	2239	BI
	2191	PD		2605	PD		3131	PD		2734	PD
	346	MP		412	MP		495	MP		432	MP
	**211			**223			**235			**249	
12 Hart- ford	2181	BI	24 Nash- ville	1999	BI	36 San Francisco	2311	BI			
	2664	PD		2442	PD		2822	PD			
	421	MP		386	MP		446	MP			
	**212			**224			**236				

Zone Rating Table-Garaged in North Carolina
Zone 47 (Southeast) Combinations
Effective 4/1/2026

TRUCKS

(State Code 32)

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	2124	BI	13 Houston	2126	BI	25 New Orleans	2151	BI	37 Tulsa	2126	BI
	2594	PD		2596	PD		2628	PD		2596	PD
	410	MP		410	MP		415	MP		410	MP
	**901			**913			**925			**937	
02 Balt.- Wash.	2094	BI	14 Indian- apolis	1841	BI	26 N.Y. City	2094	BI	40 Pacific	2433	BI
	2557	PD		2248	PD		2557	PD		2971	PD
	404	MP		355	MP		404	MP		470	MP
	**902			**914			**926			**940	
03 Boston	2239	BI	15 Jackson- ville	2124	BI	27 Okla.- City	2126	BI	41 Mountain	2699	BI
	2734	PD		2594	PD		2596	PD		3296	PD
	432	MP		410	MP		410	MP		521	MP
	**903			**915			**927			**941	
04 Buffalo	2094	BI	16 Kansas City	2190	BI	28 Omaha	2190	BI	42 Midwest	2246	BI
	2557	PD		2673	PD		2673	PD		2742	PD
	404	MP		423	MP		423	MP		433	MP
	**904			**916			**928			**942	
05 Char- lotte	2124	BI	17 Little Rock	2126	BI	29 Phoenix	2632	BI	43 South- west	2180	BI
	2594	PD		2596	PD		3214	PD		2663	PD
	410	MP		410	MP		508	MP		421	MP
	**905			**917			**929			**943	
06 Chicago	1841	BI	18 Los Angeles	2372	BI	30 Phila- delphia	2094	BI	44 North- Central	1888	BI
	2248	PD		2897	PD		2557	PD		2306	PD
	355	MP		458	MP		404	MP		364	MP
	**906			**918			**930			**944	
07 Cincin- nati	1841	BI	19 Louis- ville	2051	BI	31 Pitts- burgh	2094	BI	45 Mideast	2104	BI
	2248	PD		2506	PD		2557	PD		2570	PD
	355	MP		396	MP		404	MP		406	MP
	**907			**919			**931			**945	
08 Cleve- land	1841	BI	20 Memphis	2051	BI	32 Portland	2372	BI	46 Gulf	2206	BI
	2248	PD		2506	PD		2897	PD		2695	PD
	355	MP		396	MP		458	MP		426	MP
	**908			**920			**932			**946	
09 Dallas Ft. Worth	2126	BI	21 Miami	2124	BI	33 Richmond	2124	BI	47 South- east	2178	BI
	2596	PD		2594	PD		2594	PD		2660	PD
	410	MP		410	MP		410	MP		420	MP
	**909			**921			**933			**947	
10 Denver	2632	BI	22 Mil- waukee	2190	BI	34 St. Louis	2190	BI	48 Eastern	2148	BI
	3214	PD		2673	PD		2673	PD		2623	PD
	508	MP		423	MP		423	MP		415	MP
	**910			**922			**934			**948	
11 Detroit	1841	BI	23 Minn.- St. Paul	2190	BI	35 Salt Lake City	2632	BI	49 New England	2296	BI
	2248	PD		2673	PD		3214	PD		2804	PD
	355	MP		423	MP		508	MP		443	MP
	**911			**923			**935			**949	
12 Hart- ford	2239	BI	24 Nash- ville	2051	BI	36 San Francisco	2372	BI			
	2734	PD		2506	PD		2897	PD			
	432	MP		396	MP		458	MP			
	**912			**924			**936				

ZONE RATING TABLE—GARAGED IN STATES OTHER THAN NORTH CAROLINA

Effective 4/1/2026

(State Code 32)

Region		40	41	42	43	44	45	46	47	48	49
40	BI	3,190	3,471	2,346	3,395	2,727	2,584	3,247	3,208	3,969	2,596
	PD	4,042	4,398	2,973	4,301	3,454	3,274	4,112	4,065	5,027	3,288
	MP	702	764	516	747	600	569	714	706	873	571
41	BI	3,471	1,887	2,561	2,612	3,035	2,898	3,477	3,849	3,262	2,528
	PD	4,398	2,393	3,246	3,309	3,845	3,671	4,405	4,877	4,130	3,202
	MP	764	415	563	575	668	638	765	847	718	556
42	BI	2,346	2,561	1,764	2,058	2,286	2,425	2,922	3,085	2,831	3,190
	PD	2,973	3,246	2,232	2,607	2,896	3,071	3,700	3,907	3,587	4,042
	MP	516	563	388	453	503	534	643	679	623	702
43	BI	3,395	2,612	2,058	2,220	2,769	2,458	3,246	3,035	3,920	2,179
	PD	4,301	3,309	2,607	2,812	3,508	3,113	4,111	3,845	4,965	2,761
	MP	747	575	453	489	609	541	714	668	862	479
44	BI	2,727	3,035	2,286	2,769	2,240	2,599	2,759	2,593	2,580	2,862
	PD	3,454	3,845	2,896	3,508	2,838	3,293	3,493	3,285	3,269	3,623
	MP	600	668	503	609	493	572	607	570	568	630
45	BI	2,584	2,898	2,425	2,458	2,599	2,952	2,806	2,937	2,822	2,489
	PD	3,274	3,671	3,071	3,113	3,293	3,741	3,554	3,718	3,574	3,154
	MP	569	638	534	541	572	650	617	646	621	548
46	BI	3,247	3,477	2,922	3,246	2,759	2,806	3,441	3,166	3,409	2,988
	PD	4,112	4,405	3,700	4,111	3,493	3,554	4,360	4,011	4,318	3,784
	MP	714	765	643	714	607	617	757	697	750	657
47	BI	3,208	3,849	3,085	3,035	2,593	2,937	3,166	2,943	3,024	3,127
	PD	4,065	4,877	3,907	3,845	3,285	3,718	4,011	3,729	3,830	3,961
	MP	706	847	679	668	570	646	697	647	665	688
48	BI	3,969	3,262	2,831	3,920	2,580	2,822	3,409	3,024	2,896	2,691
	PD	5,027	4,130	3,587	4,965	3,269	3,574	4,318	3,830	3,667	3,409
	MP	873	718	623	862	568	621	750	665	637	592
49	BI	2,596	2,528	3,190	2,179	2,862	2,489	2,988	3,127	2,691	2,694
	PD	3,288	3,202	4,042	2,761	3,623	3,154	3,784	3,961	3,409	3,413
	MP	571	556	702	479	630	548	657	688	592	593